



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

NORGAARD O'BOYLE  
184 Grand Avenue  
Englewood, New Jersey 07631  
Telephone Number (201) 871-1333  
Facsimile Number (201) 871-3161  
Attorneys for Debtor

By: Brian G. Hannon, Esq. - (BH-3645)  
In Re:

Tracy E. Ralph

Order Filed on January 10, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-27833  
Chapter: 13  
Judge: RG

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: January 10, 2018**

\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on September 25, 2017 :

Property: 343 Lakeview Avenue, Ringwood, NJ 07456-2118

Creditor: M&T Bank

and a Request for

- Extension of the 90 day Loss Mitigation Period having been filed by \_\_\_\_\_ the Debtor \_\_\_\_\_, and for good cause shown
- Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_, and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including March 29, 2018.

The Loss Mitigation Period is terminated, effective \_\_\_\_\_.

In re:  
Tracy E Ralph  
Debtor

Case No. 17-27833-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db Tracy E Ralph, 343 Lakeview Avenue, Ringwood, NJ 07456-2118

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

Brian E Caine on behalf of Creditor M&T BANK bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Brian Gregory Hannon on behalf of Debtor Tracy E Ralph bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5